



ARMED FORCES SERVICES CORPORATION

★ WE'LL BE THERE FOR LIFE ★
2800 Shirlington Road, Suite 350, Arlington, VA 22206-3601

12 September 2005

Disability Retirement

100% Rating for Military and Veterans Affairs

Loss of both legs above the knee in combat - Operation Iraqi Freedom
12 Jan 2005.

CPL Sample A Only

SSN: 999 - 99 - 9999

PRESENT GRADE	E4	MILITARY-SERVICE	Marine	Active Duty Over 2 Years
		MM DD YYYY		Base Pay \$1695.00/Mo#
DATE OF BIRTH		01 / 01 / 1985		
DATE INITIAL ENTRY MILITARY SERVICE		12 / 20 / 2002	BAS	267.18/Mo
PAY ENTRY BASE DATE		01 / 01 / 2003		
1405 DATE		01 / 01 / 2003	BAH	542.10/Mo
BASIC ACTIVE SERVICE DATE		01 / 01 / 2003		-----
DATE OF PROMOTION		01 / 01 / 2005		\$2504.28/Mo
		DOB		\$30,051.36/Yr
SPOUSE VIRGINIA		02 / 01 / 1973		
CHILDREN SUSAN		05 / 01 / 2000	# Taxable	

MILITARY DISABILITY RETIRED PAY CALCULATION - DFAS

1 June 2005

SPC SAMPLE A ONLY DOB 1-Jan-1985 SSN 999999999 MIL-STAT Active

RET-DATE 1-SEP-2005 MIL-DIS 100 % DOP 1-Jan-2005 PREV-DOP 1-Jan-2004

DIEMS 20-Dec-2002 PEBD 1-Jan-2003 BASD 1-Jan-2003

Grade	Yrs-Svc	Hi-36 Monthly Average	Pct	Initial Ret-Pay	Colas	Monthly Ret-Pay	Annual Ret-Pay
E4	02-08	1,407.09	X 0.7500	= 1,055	X 1.000	=\$ 1,055	\$ 12,660

Cumulative pay for high 36 mons \$ 45,027.60

Total days 960

Avg daily pay \$ 46.90

Avg mon pay \$ 1,407.09

Retired Pay tax free due to combat related injury

COLA ADJUSTED 1 DEC EACH YEAR

Integrated with Disability Compensation from Department of Veterans Affairs

Toll Free 1-888-AFSC-USA (237-2872) • Local 703-379-9311 • Fax 703-379-4848

E-mail: info@afsc-usa.com • Website: www.afsc-usa.com

Disability Compensation - Department of Veterans Affairs
100% Rating - COMBAT INJURY - LOSS OF BOTH LEGS ABOVE THE KNEE

1 June 2005

CPL SAMPLE A ONLY		\$2299
SPOUSE VIRGINIA	AGE 32	130
CHILDREN SUSAN	AGE 4	94*
		<hr/>
		\$2523
PLUS SPECIAL MONTHLY COMPENSATION - LOSS OF LIMBS		856
		<hr/>
		\$3379**

* AMOUNTS ARE \$207 FOR STUDENT CHILDREN
AGES 18 TO 23

TAX FREE -

** Must be integrated with Military Disability Retirement Pay

Combat Related Special Compensation (CRSC) and Concurrent Retirement & Disability Payments (CRDP) are NOT applicable due to less than 20 years of Service.

Disability Payments from Social Security Administration

Total Disability - granted 5 months after injury, 1 Jan 2005, with a 1 year prognosis of total disability . Paid as long as total disability rating in effect.

PO1 SAMPLE A ONLY		\$783 PRIMARY INS AMT (PIA)
SPOUSE VIRGINIA	AGE 20	166
CHILDREN SUSAN	AGE 1	166
		<hr/>
		\$1115

TAX FREE
COLA ADJUSTED 1 DEC EACH YEAR
MEDICARE AFTER 2 YEARS FROM INJURY

RECAPITULATION:

MILITARY DISABILITY RETIREMENT	(\$1055 WAIVED IN FAVOR OF VA)
DISABILITY COMPENSATION VETERANS AFFAIRS	3379
SOCIAL SECURITY DISABILTY PAY	1115
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TOTAL PAY FOR DISABILITY	\$4494/mo
	\$53928/Yr

In the event of death after Military Disability Retirement:

* 28

CPL ONLY SAMPLE

12Sep2005

Based on data you have provided, your assumed death (Service-Connected)
(LOD=Yes) (SBP Option-child) would provide these benefits to the family:

		Family Benefits				Monthly Annual	
Reason for Change		SS	+	DIC	+	SBP	= Total Total
Member's death	Sep-2005	\$1174	+	@1490	+	\$581	= \$3,245 38,940
DIC Extra Ends	Sep-2007	1174	+	1240	+	581	= 2,995 35,940
Susan is 16	Mar-2020	587	+	1240	+	581	= 2,408 28,896
Susan is 18	Mar-2022	0	+	993	+	0	= 993 11,916
Sample is 62	Jan-2047	624	+	993	+	0	= 1,617 19,404

Funds available to designated beneficiaries:

Social Security Death Benefit	\$255
Death Gratuity	\$12,420 (\$100,000 if Combat Related)
SGLI	\$400,000
Commercial Life Insurance	\$20,000

Total	\$432,675

Combat Related is determined by the Military Service Authorities.

@DIC Extra \$250 until earliest of 2 years after death or youngest child age 18

While SS, DIC, and SBP are adjusted for inflation by law, the amounts above are in today's dollars. Projections above are estimates.

Government agencies will provide exact amounts.

Student SBP Entitlements during College Years age 18-22

Recipients	From	Age	Until	Age	
Susan	1-Mar-2022	18	1-Mar-2026	22	48mos X \$581 = \$27,888

Children must be unmarried and full time college students					\$27,888

Department of Veterans Affairs (VA)
Dependent Education Assistance (DEA)

Recipients	From	Age	Until	Age	
Sample	12-Sep-2005	20	12-Sep-2025	30	45mos X \$803 = \$36,135
Susan	1-Mar-2022	18	1-Mar-2030	26	45mos X \$803 = \$36,135

Current full time student rate is \$ 803 per month as of Oct 2004 \$72,270

Maximum number of school months is 45 (undergraduate or graduate)

Spouse must be unmarried - Children may be married

Spouse has 20 years from date of death if on Active Duty, otherwise 10 Years.

DEA not paid if attending a federally funded academy or while on active duty